

**NATIONAL COOPERATIVE DEVELOPMENT CORPORATION
(M&I DIVISION)**

Application for availing Working Capital Assistance/Margin money

A. GENERAL PARTICULARS

1.(i)Name of the Society & Address:

(ii)Telephone/Fax No.

2. Date of Registration:

3. Year of commencement of operation:

4. Area of operation:

5. Activities undertaken:

B. Financial Position

1. Membership & Share capital (as on 31.3.-----) (Rs. in lakhs)

Type of Members*	Number	Paid up capital
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Total:

* SC/ST/women members may be specified separately

2. Other Funds (as on 31.3. -----)

i) Reserves (excluding depreciation) :

ii) Undisbursed Profit :

iii) Others if any :

Total

3. Total Own funds (Item 1+2):

4. Term Loans (as on 31.3.----) (Excluding cash credit limit etc).

Source	Amount raised	Purpose	Amount outstanding as on 31.3.----		Amount of overdue installment if any		Amount of instalment due during current year	
			Prin.	Int.	Prin.	Int.	Prin.	Int.
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)

- i. State Govt.
- ii. Coop. Banks
- iii. Commercial Banks
- iv. Other, if any (Pl. specify)

Total:

5. Total Funds employed:
(as on 31.3.----) 3+4 (iv)

6. Investment in fixed assets, securities, share etc. (as on 31.3.----)

Type of investment 1	Amount 2
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- i. Fixed assets, eg. land, building, furniture, plant and achinery, transport vehicle(s).
- ii. Investments in debentures, bonds, Govt. securities, etc. of a long term nature.
- iii. Investments in shares of other institutions.
- iv. Any other investment of long term nature (Specify)

Total:

7. Accumulated losses, if any (As on 31.3.----)

8. Amount blocked in bad/ sticky accounts,if any: (Details may be given in proforma enclosed at Page 8)	Name of the debtors	Amount
	1. _____	
	2. _____	
	3. _____	
	4. _____	
	5. _____	
	6. _____	

	Total:	

Note: A detailed note on above accounts considered bad/sticky may be furnished indicating complete details like since when blocked, reasons, steps taken for recovery etc. (as per appendix-I)

9. Funds available for current business operations 5 - (6+7+8)

10. Working Results for past 3 years: * Please specify the year also.

1 st year*			2 nd year *			3 rd year *		
Gross Profit	Cash Profit	Net Profit	Gross Profit	Cash profit	Net Profit	Gross profit	Cash profit	Net Profit

Note: Certified copies of Balance sheet, trading account & profit & loss account for past 3 years may be furnished along with Analysis of the Balance sheet in the enclosed format (Appendix-II)

C. AUDIT & MANAGEMENT

1. Indicate the year upto which statutory audit has been completed and audit report issued. If the audit is in arrears, reasons may be indicated. A copy of the last audit report alongwith compliance report may also be furnished. :
2. Audit classification (Year-wise) for the Preceding 3 years.
3. Details of Board of Directors & tenure of the existing Board. :
4. Whether elected or nominated

5. If nominated, reasons for the same:
6. Date of Election/nomination:
7. No. of Directors:
8. Whether general body meeting is being held regularly?
If so, date of last 3 meetings:
9. Whether Chief Executive is on deputation or own employee?
10. Since when the present incumbent is in position?

D. Business operations and working capital.

1. LEVEL OF BUSINESS OPERATIONS:

Type of business	(Rs. in lakhs)					
	Business Achievement during last three years*			Business programme during next 2 years*		Likely rotation in each commodity
	1 st year	2 nd year	3 rd year	1 st year	2 nd year	
1	2	3	4	5	6	7

MARKETING

a) Commercial/own

- i. Wheat
- ii. Paddy
- iii. Other foodgrains
- iv. (including pulses)
- v. Cotton
- vi. Jute
- vii. Other crops
- viii. (Pl. specify)

b) PSS/MIS operations

- i.
- ii.
- iii.

c) Consignment/Jt. Venture/commission basis

- i.
- ii.
- iii.

DISTRIBUTION OF INPUTS

- i. Fertilisers
- ii. Seeds
- iii. Pesticides/Insecticides
- iv. Agril. implements

- v. Other inputs (Cement, Iron and Steel, Gunny bag etc.)

*Please specify the year also

DISTRIBUTION OF CONSUMERS GOODS

- i. Levy sugar
- ii. Non-levy sugar
- iii. Controlled cloth
- iv. Coal
- v. Kerosene
- vi. Other consumer goods

-

Sub Total:

-

INCOME FROM OTHER SOURCES (PL. SPECIFY)

- i.
- ii.
- iii.

Total:

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Note: In case of low achievement in business during last year, as against previous years, reason(s) for the same may be mentioned.

2. Anticipated month-wise stock position during next 2 years. *Please specify year also.

1st year*

(Rs. in lakhs)

Sl. No.	Commodity	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March
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Total:

2nd year*

(Rs. in lakhs)

Sl. No.	Commodity	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March
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Total:

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10. Whether proposed assistance approved by Board of Directors. If yes

i) Date of meeting:

ii) Resolution No.

(A copy of resolution may be enclosed)

11. Only in the case of direct funding proposal,

a) "No overdue certificate" is to be furnished as
Per proforma at Appendix-III.

b) Nature of securities proposed to be offered.
(Please specify clearly)

c) In case assets are proposed to be offered
As security, the details may be furnished in
Appendix-III.

(Name and Signature of
authorized signatory

Date :

Place:

(Seal of Socoety)

Proforma for details of funds blocked as shown in col. B-8 of the application.

(Rs. in lakhs)

S.No.	Party/Item	Amount	Blocked since	Period upto	Action taken	Whether re-	In case of bad	Comments of	Remarks, if
			when (date/yr.)	which a/c	including	viewed by	debts, whether	S/Govt. reg.	
				reconciled	statutory	competent	action taken	settlement of	
				with the	for recovery	authority	for writing	dues pending	
				parties		to declare	off such debts	with various	
				(PCMS etc.)		it doubtful/	especially	deptts. of	
						bad	which are over	S/Govt.,if	
							3 years	any.	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.

Analysis of the Balance Sheet**1. Summarized Profit & Loss Accounts of last 3 years. *Please specify the year also.**

1.	Business Turnover (Sales and other income)			
2.	Gross Profit before Intt. Depreciation and tax			
3.	Interest			
4.	Cash Profit(2-3)			
5.	Depreciation			
6.	Profit before tax (4-5)			
7.	Income Tax			
8.	Net Profit (6-7)			

2. Summarized Balance Sheet of last 3 years. *Please specify the year also.

1.	Gross Block			
2.	Depreciation			
3.	Net Block(1-2)			
4.	Work in Progress			
5.	Investments			
6.	Total Fixed assets (3+4+5)			
7.	Current Assets i) Cash, Bank balance & deposits ii) Inventory Sundry debtors iii) Loans, advances and prepaid expenses iv) Others, if any			
8.	Current Liabilities 1. Working capital loan 2. Sundry creditors 3. Interest payable 4. Short term loans 5. Other provisions and liabilities			
9.	Net Working Capital(7-8)			
10.	Long term loans & deposits			
11.	Paid up share capital			
12.	Reserves (excluding depreciation)			
13.	Un-distributed profits (+)/Accumulated Losses(-)			
14.	Net worth (11+12+13) or (6+9-10)			
15.	Net disposable resources (10+11+8+13-6) (For margin money calculations)			

2. Ratios

1.	Debt Equity Ratio (10/(11+8+13))			
2.	Current Ratio (7/8)			
3.	Cash profit to Turnover Ratio(4/1)			
4.	Net Profit to Turnover Ratio (8/1)			

Enclosures to be appended:

- Copies of Audited Trading Accounts, P&L A/Cs. & Balance sheet for the last three years* (Tentative if not finalized) along with necessary schedules
- Detail of deposits, if any specifying the nature of deposit i.e. whether refundable, non-fundable, convertible. Rate of interest payable on these deposits.
- Details of reserve funds indicating depreciation reserves, reserved for doubtful debts etc.
- Details of long term loan, short-term loan, medium term loan indicating the name of lending agency and whether these loans are secured or un-secured, the rate of interest on the loans.

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Certificate regarding overdues of the society to NCDC and other institutions

1. This is to certify that _____ (name of the society), as on date, is not in default in repayment of loans and payment of interest to NCDC and any financial institution/bank **OR**

Position of default in repayment of dues by the society to NCDC and other institutions as on date is as follows:

Name of the Lending Institution/Bank	Loan received		Principal Paid	Outstanding dues		
	Date	Amount		Principal		Intt.
				Overdue	Not yet due	

2. It is also certified that other cooperatives on which Directors of our Board are Directors or associated with are not in default in repayment of loans and payment of interest to NCDC and any Financial Institution/Bank as on date. **OR**

Position of default in repayment of dues by the Cooperatives on which Directors of our Board are Directors or associated with is as follows:

Name of the Director	Name of defaulting Coop. Society	Nature of association of the Director with the defaulting society	Name of Financial Institution/ Bank	Amount of default	Reasons and period of default

(Chief Executive of the Society)

**Place:
Date:**

Note: Strike out which is not applicable.

Appendix-IV

4. Details of assets to be mortgaged (applicable in case of direct funding)

Description Of Assets	Yr. Of Acquisition	Cost of Acquisition	Depreciation	Book Value	Market Value	Whether Charged/mortgaged/free from encumbrances	To Whom Mortgage	Against what Amount of loan
i.								
ii.								
iii.								
Total:								